

United States Bankruptcy Court
Eastern District of New YorkIn re:
Kelley Andree Raphael
DebtorCase No. 20-70162-ast
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: rmatray
Form ID: 309APage 1 of 2
Total Noticed: 24

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Kelley Andree Raphael, 1517 Broadway, Hewlett, NY 11557-1427
 aty +Sanford P Rosen, Rosen & Associates, P.C., 747 Third Avenue, New York, NY 10017-2850
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
 Brooklyn, NY 11201-3739
 smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 9770454 +Citizens Bank N.A., 1 Citizens Drive, ROP30B, Riverside, RI 02915-3026
 9770455 +Fidelity, 900 Salem Street, Smithfield, RI 02917-1243
 9770456 +Fleetway Leasing Co., 336 West Street Rd., Feasterville-Treose, PA 19053-7819
 9770457 +GM Financial, Inc., 4001 Embarcadero Drive, Arlington, PA 76014-4106
 9770458 JPMorgan Chase Bank, N.A., Bankruptcy Records Center, 700 Kansas Lane,
 Monroe, LA 71203-4774
 9770459 LoanCare LLC, P.O. Box 37628, Philadelphia, PA 19101-0628
 9770460 +NextGear Capital Inc., 1320 City Center Drive, Carmel, IN 46032-3815
 9770463 Wells Fargo Bank, N.A., P.O. Box 11758, Newark, NJ 07101-4758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pgyparakis@rosenpc.com Jan 09 2020 18:33:48 Paris Gyparakis,
 Rosen & Associates, P.C., 735 Third Avenue, New York, NY 10017
 tr +EDI: QABMENDELSON.COM Jan 09 2020 23:33:00 Allan B. Mendelsohn, Allan B. Mendelsohn, LLP,
 38 New Street, Huntington, NY 11743-3463
 smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2020 18:35:08
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
 Albany, NY 12205-0300
 smg +E-mail/Text: ustpreion02.li.ecf@usdoj.gov Jan 09 2020 18:34:58 United States Trustee,
 Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,
 Central Islip, NY 11722-4456
 9770448 +EDI: GMACFS.COM Jan 09 2020 23:33:00 Ally Bank, 6985 Union Park Center, S,
 Midvale, UT 84047-4177
 9770449 +E-mail/Text: bankruptcy@autofinance.com Jan 09 2020 18:34:48 Automotive Finance Corp.,
 13085 Hamilton Xing. Blvd, Ste 300, Carmel, IN 46032-1445
 9770450 EDI: BANKAMER.COM Jan 09 2020 23:33:00 Bank of America, N.A., P.O. Box 15019,
 Wilmington, DE 19886-5019
 9770451 EDI: TSYS2.COM Jan 09 2020 23:33:00 Barclays, P.O. Box 13337,
 Philadelphia, PA 19101-3337
 9770452 EDI: CAPITALONE.COM Jan 09 2020 23:33:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 9770453 EDI: CITICORP.COM Jan 09 2020 23:33:00 CitiCards, Processing Center,
 Des Moines, IA 50363-0005
 9770461 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2020 18:35:08 NYS Tax Commission,
 Special Procedures Sec., Albany, NY 12227-0001
 9770462 +EDI: RMSC.COM Jan 09 2020 23:33:00 Synchrony Bank, 170 Election Road, Ste 125,
 Draper, UT 84020-6425

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

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Form ID: 309A

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Allan B. Mendelsohn amendelsohn@amendelsohnlaw.com, amendelsohn@ecf.axosfs.com
Paris Gyparakis on behalf of Debtor Kelley Andree Raphael pgyparakis@rosenpc.com,
pgyparakis@counsellor.com
Sanford P Rosen on behalf of Debtor Kelley Andree Raphael srosen@rosenpc.com,
pgyparakis@rosenpc.com
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Kelley Andree Raphael** Social Security number or ITIN **xxx-xx-3242**
 First Name Middle Name Last Name EIN ____-____-____
 Debtor 2 Social Security number or ITIN ____-____-____
 (Spouse, if filing) First Name Middle Name Last Name EIN ____-____-____
 United States Bankruptcy Court **Eastern District of New York** Date case filed for chapter **7 1/8/20**
 Case number: **8-20-70162-ast**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's Full Name	Kelley Andree Raphael	
2. All other names used in the last 8 years	dba Autosource 1 Inc., dba A Writer's Anointed Ink LLP, fka Kelley Andree Stubbs	
3. Address	1517 Broadway Hewlett, NY 11557	
4. Debtor's Attorney Name and address	Paris Gyparakis Rosen & Associates, P.C. 735 Third Avenue New York, NY 10017	Contact Phone 212-223-1100 Email: pgyparakis@rosenpc.com
5. Bankruptcy Trustee Name and address	Allan B. Mendelsohn Allan B. Mendelsohn, LLP 38 New Street Huntington, NY 11743	Contact Phone (631)923-1625 Email: amendelsohn@amendelsohnlaw.com
6. Meeting of Creditors	February 11, 2020 at 02:00 PM	Location: Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza – Room 561, Central Islip, NY 11722-4437
7. Deadlines The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable: You must file a Complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 	Filing Deadline: 4/13/20 You must file a Motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9).
	Deadline to Object to Exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing Deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
8. Presumption of Abuse	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. The presumption of abuse does not arise.	
9. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Address of the Bankruptcy Clerk's Office: 290 Federal Plaza Central Islip, NY 11722 Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM Contact Phone (631) 712-6200 Date: 1/9/20

For more information, see page 2 >

Debtor **Kelley Andree Raphael**Case number **8-20-70162-ast**

10. Legal Advice	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
11. Creditors May Not Take Certain Actions	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
12. Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
13. Proof of Claim	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): Filing Deadline: 03/18/2020</p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><i>Do not include this notice with any filing you make with the court.</i></p>
14. Discharge of Debts	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
15. Exempt Property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
16. Creditors with a Foreign Address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website https://bankruptcyntices.uscourts.gov/, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</p>
18. Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
19. Form 121 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
20. Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, a discharge will not be issued and the case will be closed.